

## FACA

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## COM-000747

**HUD - 2492 - Housing Counseling Federal Advisory Committee - Authorized by Law - ( Verify/Review )**

## GENERAL INFORMATION

Committee System ID	COM-000747	Agency Name	Department of Housing and Urban Development
Committee Name	Housing Counseling Federal Advisory Committee	Committee Number	2492
Fiscal Year	2018	Committee Status	Chartered
Original Establishment Date	3/12/2014	Committee URL	<a href="https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/">https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/</a>
Actual Termination Date		Presidential Appointments*	No
New Committee This FY	No	Max Number of Members*	12
Terminated This FY	No	Designated Fed Officer Position Title*	Housing Specialist
Current Charter Date	5/2/2018	Designated Federal Officer Prefix	Ms
Date Of Renewal Charter	5/2/2020	Designated Federal Officer First Name*	Virginia
Projected Termination Date		Designated Federal Officer Middle Name	F
Exempt From Renewal*	No	Designated Federal Officer Last Name*	Holman
Specific Termination Authority		Designated Federal Officer Suffix	
Establishment Authority*	Authorized by Law	Designated Federal Officer Phone*	(540) 894-7790
Specific Establishment Authority*	The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, ti	Designated Federal Officer Fax*	804-822-4991
Effective Date Of Authority*	7/21/2010	Designated Federal Officer Email*	virginia.f.holman@hud.gov
Committee Type*	Continuing	Decision Maker Position Title	DAS of Office of Housing Counseling

<b>Presidential*</b>	No	<b>Decision Maker Prefix</b>	Ms.
<b>Committee Function*</b>	Other Committee	<b>Decision Maker First Name</b>	Sarah
		<b>Decision Maker Middle Name</b>	S.
		<b>Decision Maker Last Name</b>	Gereck
		<b>Decision Maker Suffix</b>	
		<b>Decision Maker Phone</b>	202-708-0614
		<b>Decision Maker Fax</b>	
		<b>Decision Maker Email</b>	sarah.s.gerecke@hud.gov

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## RECOMMENDATION/JUSTIFICATIONS

<b>Agency Recommendation*</b>	Continue
<b>Legislation to Terminate Required</b>	No
<b>Legislation Status</b>	Not Applicable
<b>How does cmte accomplish its purpose?*</b>	The Committee plans to accomplish its purpose through education programs and public service multimedia campaigns to promote Housing Counseling.
<b>How is membership balanced?*</b>	The Committee shall be composed of not more than twelve (12) individuals, appointed by the Secretary. Membership of the committee shall equally represent the mortgage and real estate industry, including consumers and housing counseling agencies approved by the Secretary. HCFAC's membership will be fairly balanced to include a broad representation of geographic areas within the U.S 42 USC, Section 3533(g) 2012
<b>How frequent &amp; relevant are cmte mtgs?*</b>	Estimated two in-person meetings and up to 5 telephonic meetings per fiscal year
<b>Why advice can't be obtained elsewhere?*</b>	Mandated by The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, title XIV, § 1441, July 21, 2010, 124 Stat. 2163 (Act), 42 USC 3533(g))
<b>Why close or partially close meetings?*</b>	Not Applicable
<b>Recommendation Remarks</b>	After May 31, 2018 there was a total of 8 vacancies on the Committee. As there was no quorum, no meetings were held in the remainder of the FY. On April 9, 2018, HUD published a Federal Register Notice announcing vacancies on the HCFAC. HUD sought nominations to fill the 8 vacancies. Of the 8 new members, 2 each must represent one of the following 4 categories: mortgage industry, real estate industry, consumers, and HUD-approved housing counseling agencies. As of the due date of May 9, 125 applications were received and reviewed. At the end of November, a slate recommended members is being submitted to the Secretary for appointment. An orientation meeting for new members and a meeting of the full Committee is being planned for January 2018.

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## PERFORMANCE MEASURES

<b>Outcome Improvement To Health Or Safety*</b>	No	<b>Action Reorganize Priorities*</b>	Yes
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<b>Outcome Trust In Government</b>	Yes	<b>Action Reallocate Resources</b>	Yes
<b>Outcome Major Policy Changes</b>	No	<b>Action Issued New Regulations</b>	No
<b>Outcome Advance In Scientific Research</b>	No	<b>Action Proposed Legislation</b>	No
<b>Outcome Effective Grant Making</b>	No	<b>Action Approved Grants Or Other Payments</b>	No
<b>Outcome Improved Service Delivery</b>	Yes	<b>Action Other</b>	No
<b>Outcome Increased Customer Satisfaction</b>	Yes	<b>Action Comment</b>	Committee actions increased priority for external policies, financial sustainability, and for awareness and visibility activities in the OHC 2018 Strategic Plan. (CMR).
<b>Outcome Implement Laws/Reg Requirements</b>	No	<b>Grants Review*</b>	No
<b>Outcome Other</b>	Yes	<b>Number Of Grants Reviewed</b>	0
<b>Outcome Comment</b>	consideration of the inclusion of housing counseling in the mortgage process.	<b>Number Of Grants Recommended</b>	0
<b>Cost Savings*</b>	None	<b>Dollar Value Of Grants Recommended</b>	\$0.00
<b>Cost Savings Comment</b>	there were no programmatic cost savings as the Committee did not consider financial issues.	<b>Grants Review Comment</b>	Pursuant to the HUD Act, the Committee shall have no role in reviewing or awarding of housing counseling grants and procurement
<b>Number Of Recommendations*</b>	12	<b>Access Contact Designated Fed. Officer*</b>	Yes
<b>Number Of Recommendations Comment</b>	The Committee met on two times in FY18: 1 in person meetings in Washington, DC and 1 teleconference meeting. At the March 1 in-person meeting , the Committee made the following recommendations to the Office of Housing: Recommendations Made by the Housing Counseling Federal Advisory Committee – March 1, 2018	<b>Access Agency Website</b>	No

1. HUD should engage HCAs to work with Loan Originators on:
  - a. Collecting consumer fees for counseling in the loan transaction.
  - b. Providing credits to closing costs or LLPA for counseled borrowers.
2. HUD should consider the timing of appropriations and create ways to minimize financial stress to agencies on late grant awards.
3. Form Subcommittees as needed to conduct research and expedite work.
4. HUD should promote sustainability of housing counseling agencies. Research alternatives such as a dedicated fee (i.e., \$50 at home closing) to go to a fund to distribute to HUD housing counseling agencies.
5. Marketing and awareness/public relations:
  - a. Explore changing the name "housing counseling" and choose a name that makes folks feel good about asking for help.
  - b. Expand the LISTSERVE to include all HCFAC members (done).
  - c. Provide training on social media. Train HUD to better use Facebook, Snapchat and other social media tools.
6. Create continuing ed classes in housing counseling for loan originators and real estate agents.
7. Permit HUD to distribute funds from private funders. Create a pool that donors can contribute to that would supplement the appropriated funds.
8. Bake housing counseling into the mortgage process through incentives and ensure the counseling occurs early in the process (prior to contract of sale):
  - a. Require or incentivize housing counseling on FHA loans.
  - b. Review and revise all FHA requirements to embrace housing counseling (origination and loss mitigation).
9. Reverse Mortgage #1: Terms for nonborrowing spouse too onerous. Consider alternatives to evicting the nonborrowing spouse if borrower is in assisted living for more than a year. HUD underwrites for the younger borrower but that borrower can't benefit from it. Train HCs to help them understand NBS requirements.
10. Reverse Mortgage #2: HUD instructions on HECM default can be improved. 1/3 people in T&I default can be helped. HUD should improve directions to lenders, should allow catching up if more than \$10,000 in default, should allow those over 80 to catch up. Require lenders to assist borrowers with workouts. Require lender referrals to HECM default agencies.
11. Reverse Mortgage #3: HECM borrowers need keys for cash program where default ends when keys are given. Now they must continue to pay until paperwork is processed. Make it simple.
12. Create a more standardized and streamlined approach to housing counseling across the board.

<b>% of Recs Fully Implemented*</b>	0.00%	<b>Access Committee Website</b>	Yes
<b>% of Recs Fully Implemented Comment</b>	100% of the Committee's recommendation are under consideration by the Office of Housing Counseling	<b>Access GSA FACA Website</b>	Yes
<b>% of Recs Partially Implemented*</b>	0.00%	<b>Access Publications</b>	No

<b>% of Recs Partially Implemented Comment</b>	Not Applicable	<b>Access Other</b>	No
<b>Agency Feedback*</b>	Yes	<b>Access Comment</b>	Not Applicable
<b>Agency Feedback Comment</b>	Feedback was made during the May 22 teleconference. The minutes from this meeting with the feedback can be found at <a href="https://www.hudexchange.info/resources/documents/HCFAC-Meeting-Minutes-5-22-18.pdf">https://www.hudexchange.info/resources/documents/HCFAC-Meeting-Minutes-5-22-18.pdf</a>		
<b>Narrative Description*</b>	The mission of the Office of Housing Counseling (OHC) is to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing. OHC will accomplish this mission by supporting a strong national network of HUD-approved housing counseling agencies and counselors. The Committee is to provide advice regarding the carrying out of the functions of the Office of Housing Counseling established pursuant to the authority of Section 4(g) of the HUD Act. To ensure input from stakeholders and other entities, the Committee will not be the sole source of advice to the Office of Housing Counseling.		

**COSTS**

<b>Include Costs In Annual Report</b>	Yes		
<b>Payments to Non-Federal Members*</b>	\$0.00	<b>Est Payments to Non-Fed Members Next FY*</b>	\$0.00
<b>Payments to Federal Members*</b>	\$0.00	<b>Est. Payments to Fed Members Next FY*</b>	\$0.00
<b>Payments to Federal Staff*</b>	\$65,000.00	<b>Estimated Payments to Federal Staff*</b>	\$0.00
<b>Payments to Consultants*</b>	\$0.00	<b>Est. Payments to Consultants Next FY*</b>	\$0.00
<b>Travel Reimb. For Non-Federal Members*</b>	\$6,025.00	<b>Est Travel Reimb Non-Fed Members nextFY*</b>	\$0.00
<b>Travel Reimb. For Federal Members*</b>	\$0.00	<b>Est Travel Reimb For Fed Members*</b>	\$0.00
<b>Travel Reimb. For Federal Staff*</b>	\$1,800.00	<b>Est. Travel Reimb to Fed Staff Next FY*</b>	\$0.00
<b>Travel Reimb. For Consultants*</b>	\$6,329.00	<b>Est Travel Reimb to Consultants Next FY*</b>	\$0.00
<b>Other Costs</b>	\$409,084.00	<b>Est. Other Costs Next FY*</b>	\$0.00
<b>Total Costs</b>	\$488,238.00	<b>Est. Total Next FY*</b>	\$0.00
<b>Federal Staff Support (FTE)*</b>	1.50	<b>Est. Fed Staff Support Next FY*</b>	0.00

**INTEREST AREAS**

<a href="#">Update Interest Areas</a>	
<b>Category</b> Housing and Urban	<b>Area</b> Housing and Urban Development

**ANNUAL COMPREHENSIVE REVIEW**

CMS Reviewed	<input type="checkbox"/>	CMS Review At
Verified By CMO	<input type="checkbox"/>	Verify CMO At
Verified By GFO	<input type="checkbox"/>	Verify GFO At
Verified By DFO	<input type="checkbox"/>	Verify DFO At
ACR Comments		

**SYSTEM INFORMATION**

Created By	SNA ADFick, 4/4/2014 10:30 AM	Record Type	Committee
Owner	SNA ADFick	Last Modified By	Virginia Holman, 11/21/2018 9:02 AM

Parent Committee

**Members, Meetings & Advisory Reports****CD-149406**

Fiscal Year	<b>2018</b>
Type	<b>Committee Member</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 1:32 PM</b>

**CD-149407**

Fiscal Year	<b>2018</b>
Type	<b>Committee Member</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 1:32 PM</b>

**CD-149408**

Fiscal Year	<b>2018</b>
Type	<b>Committee Member</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 1:32 PM</b>

**CD-149395**

Fiscal Year	<b>2018</b>
Type	<b>Committee Member</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 1:32 PM</b>

**CD-000404**

Fiscal Year	<b>2018</b>
Type	<b>Committee Meeting</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 12:39 PM</b>

**CD-000405**

Fiscal Year	<b>2018</b>
Type	<b>Committee Meeting</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 12:39 PM</b>

**CD-000431**

Fiscal Year	<b>2018</b>
Type	<b>Committee Meeting</b>
Include In Annual Report	<b>Yes</b>
Last Modified Date	<b>9/11/2018</b>
Last Modified By	<b>SNA ADFick, 9/11/2018 12:39 PM</b>

**Consultations****CN-006820**

Consult Type	<b>Renewal</b>
Received Date	<b>4/11/2018</b>
CMS Review/Concur Date	<b>4/25/2018</b>
Charter Date	<b>5/2/2018</b>
Committee Management Secretariat Comment	<b>The renewal charter had minor edits suggested for Description of Duties which were made. Therefore, it meets 5 U.S.C. App. legal requirements, and CMS Best Practices Guidelines. MVWills 04/23/2018</b>
Committee Management Officer Remarks	<b>April 11, 2018 sent to CMS for discussion. Sent back the to the DFO for edit/ justification. I will forward it to CMS and then OGC for final approval after receipt of the updated copy. Goal is to file by May 2, 2018.</b>

**CN-006819**

Consult Type	<b>Re-establishment</b>
Received Date	<b>3/21/2016</b>
CMS Review/Concur Date	<b>4/27/2016</b>
Charter Date	<b>5/2/2016</b>
Committee Management Secretariat Comment	<b>The draft Public Law committee re-establishment charter required edits at Authority; To Whom the Committee Reports; the FTE and costs area; and other minor clarifications or edits. Once edits</b>

required by 5 U.S.C. App. 2 and GSA Best Practices Guidelines are incorporated, CMS concurrence will be noted. MVWills 03/22/2016

Committee Management Officer Remarks **For review. Reestablishment of Housing Counseling committee.**

### CN-006818

Consult Type	<b>Establishment</b>
Received Date	<b>6/18/2013</b>
CMS Review/Concur Date	<b>4/9/2015</b>
Charter Date	<b>3/12/2014</b>
Committee Management Secretariat Comment	<b>The final charter received (04/2015) requires a few changes which need to be incorporated. 1. Needs FTE and Estimated Costs for one FY to be indicated. 2. Move information under Decision Maker to Agency or Official to Whom the Committee Reports. 3. Do not use Roman Numerals--please follow format in "Preparing Advisory Committee Charters." An amended charter is recommended. Changes should be incorporated on renewal charter at minimum. Concurrence is only given with these notations and expectations communicated to HUD. MVWills 04/09/2015.</b>
Committee Management Officer Remarks	

### Files

<b>2492_2016.05.05_Reestablishment Charter 050216_(2016-05-05-02-38-17).pdf</b>	<b>2492_2018.05.04_HCFAC Fy18 Charter_(2018-05-04-09-46-07).docx</b>
Last Modified <b>9/22/2018 12:16 PM</b>	Last Modified <b>9/22/2018 12:05 PM</b>
Created By <b>SNA ADFick</b>	Created By <b>SNA ADFick</b>
<b>2492_2014.04.04_HUD HCFAC Charter_(2014-04-04-02-07-51).pdf</b>	<b>2492_2018.05.04_HCFAC By-Law FY18_(2018-05-04-09-47-15).docx</b>
Last Modified <b>9/22/2018 11:57 AM</b>	Last Modified <b>9/22/2018 11:57 AM</b>
Created By <b>SNA ADFick</b>	Created By <b>SNA ADFick</b>

### Data from Previous Years

#### COM-001943

Committee Name	<b>Housing Counseling Federal Advisory Committee</b>
Fiscal Year	<b>2017</b>

#### COM-002550

Committee Name	<b>Housing Counseling Federal Advisory Committee</b>
Fiscal Year	<b>2016</b>

#### COM-003847

Committee Name	<b>Housing Counseling Federal Advisory Committee</b>
Fiscal Year	<b>2015</b>

### Committee History

**11/21/2018 8:56 AM**

User	<b>Virginia Holman</b>
Connection	
Action	<b>Changed Number Of Recommendations* from 0 to 12.</b>

**9/7/2018 4:36 PM**

User	<b>SNA ADFick</b>
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Connection	
Action	<b>Created.</b>